

Annexure-VII

(Applicable for vehicle loan non captive customer)

PSL DECLARATION FORM under MSME Category

Date: 08/01/2019

To

Equitas Small Finance Bank ("the Company")

Registered Office Address: []

Dear Sir,

I / We hereby confirm that I / We are in the business of providing transport service in the name of SHRIMANT KANUMANT SHINDE

I / We hereby confirm that my / our original Investment in vehicles (other than personal car / MUV) at Original purchase Cost is Rs. 350000/- (Rupees THREE LAKH AND FIFTY THOUSAND only).

I / We hereby declare that the loan availed from your company by hypothecating the vehicle will be used only for Working capital needs / Purchase of new plant & machinery ie vehicles, etc / business expansion purpose. The loan amount will not be used strictly for any personal or consumption purpose.

I / We are aware that it is on the faith of this representation, declaration and confirmation that the Company has agreed to sanction my / our aforesaid application for financial assistance.

I / We shall indemnify the Company from any loss, damage that the Company may suffer / incur if the Company incurs any liability on account of such representation; declaration and confirmation given by me / us.

I / We also understand that the above declaration is required for reporting of the borrower category under Priority Sector Assets (PSA).

I / We hereby further assure and confirm that the above declaration and undertaking is provided by me / us voluntarily without any force or compulsion, whatsoever, and shall not in any way affect the terms and conditions set forth in the loan application / sanction letter, which is binding on me / us and I / we shall strictly comply with the obligations contained therein.

Thanking You,


(Borrower)


(Co-Borrower)

PSL Customer data Capturing Form (Vehicle Loan) - To be filled for applicant who meets the funding norms			
Proposal No	SNGL20000196	VF Area	KOLHAPUR
VF Branch	SANGLI	Loan amount	350,000/-
Customer Name	SHRIMANT HANUMANT SHINDE	Contact No	98500 75855
I. Type of Business:		Funding type	New/Used/Refinance/Top up/Loan Take over
Agriculturist <input type="checkbox"/> Self Employed / Business <input checked="" type="checkbox"/>			
II. Customer Sub Segment: (PI fill the appropriate section based on customer category)			
(1a). Agriculturist:			
Other Farmer <input type="checkbox"/> (More than 5 acres (2 hectare) of land holding) Marginal Farmer <input type="checkbox"/> (Up to 2.5 acres (Upto 1 hectare))		Small Farmer <input type="checkbox"/> (2.5 acres to 5 acres (1-2 hectare)) Tenant Farmer <input checked="" type="checkbox"/> (No land holding) (only with lease agreement)	
(1b). End use of Funds under Refinance/Top up / Takeover with Top up If the Customer is a Farmer:			
i) Crop Cultivation <input type="checkbox"/> iii) Purchase of land for Agricultural Purpose <input type="checkbox"/> v) Construction of storage facilities <input checked="" type="checkbox"/> vii) Repayment of distressed loans to non-institutional lenders <input type="checkbox"/>		ii) Purchase of Agriculture implements & Machinery <input type="checkbox"/> iv) For the purpose of post-harvest activities including labour cost <input type="checkbox"/> vi) Soil conservation and watershed development including bore well <input type="checkbox"/> viii) Purchase of Agri inputs <input type="checkbox"/>	
(2a). Self Employed / Business :			
Manufacturing <input type="checkbox"/> Transport Service <input type="checkbox"/> Other Service Business <input type="checkbox"/>			
Entrepreneur running a Micro Manufacturing Enterprise <input type="checkbox"/> Entrepreneur running a Small Manufacturing Enterprise <input type="checkbox"/> Entrepreneur running a Medium Manufacturing Enterprise <input type="checkbox"/> Entrepreneur running a Micro Trading / Service Enterprise <input checked="" type="checkbox"/> Entrepreneur running a Small Trading / Service Enterprise <input type="checkbox"/> Entrepreneur running a Medium Trading / Service Enterprise <input type="checkbox"/>		(Investment in Plant & Machinery <= 25 Lakhs) (Investment in Plant & Machinery > 25 Lakhs but < 5 crore) (Investment in Plant & Machinery > 5 crores but < 10 crore) (Investment in Equipment/Vehicle not exceeding Rs.10 Lakhs) (Investment in Equipment/Vehicle > 10 Lakhs but <= 2 Crore) (Investment in Equipment/Vehicle > 2 Crores but <= 5 Crore)	
(2(b) End use of loans for Refinance/Top up/Take over with top up for Self employed profile :			
i) Setting up a new business unit <input type="checkbox"/> iii) Erecting Plant & manufacturing equipment <input type="checkbox"/> v) Purchase of fixed assets including vehicles <input checked="" type="checkbox"/>		ii) Modernization / renovation of existing business unit <input type="checkbox"/> iv) Purchase of land & construction of factory <input type="checkbox"/> vi) Working capital needs <input type="checkbox"/>	
(3c). Vehicle Ownership (Applicable under Micro, Small and Medium Enterprises -Service Sector)			
No of Vehicles Owned by customer <=10 <input type="checkbox"/>		No of Vehicles Owned by customer Above 10 <input type="checkbox"/>	
No of Vehicle in Grid: <input type="checkbox"/> No of Vehicle not in grid: <input type="checkbox"/> Total No of vehicles <input type="checkbox"/> Total Value of the Grid: Total Purchase price: Total Value of the vehicles Owned:		No of HCVs & LCVs: 11-15 <input type="checkbox"/> 16-40 <input type="checkbox"/> No of other CVs 11-25 <input type="checkbox"/> 26-60 <input type="checkbox"/> (Excluding Tractor/Cars/MUVs) NO of HCVs & LCVs- 11-25 Vehicles - Small Enterprise <input type="checkbox"/> No of HCVs & LCVs - 16- 40 Vehicles - Medium Enterprise <input type="checkbox"/> No of Other CVs - 11- 25 Vehicles - Small Enterprise <input type="checkbox"/> No of Other CVs - 26- 40 Vehicles - Medium Enterprise <input type="checkbox"/>	
Total Value <=10 lacs -Micro Enterprises <input type="checkbox"/> Total Value >10 lacs <=2 Crores -Small Enterprises <input type="checkbox"/> Total Value >2 Crores <=5 Crores <input type="checkbox"/>			

PSL Customer data Capturing Form (Vehicle Loan)

4. Applicable Documentation, if the customer is a Farmer (Please select the appropriate documentation based on customer category)

(4a). If the Customer fall within the category of Other Farmer/Small Farmer/Marginal Farmer

Extent of own agricultural land (in acres)

Land owner name and relationship

Document provided to establish the extent of land (Please tick any one of the customer provided document)

Patta ☐

Chitta ☐

Adangal ☐

Copy of registered sale deed ☐

Copy of partition deed ☐

Copy of gift deed ☐

(4b). If the Customer fall within the category of Tenant Farmer (not residing in village)

Extent of agricultural land taken on lease (in acres)

Land owner name and relationship

Please tick, if the below document is provided by the customer

Lease Agreement ☐

5. Applicable Documentation, if the customer is Self employed/Business (Please select the appropriate documentation based on customer category)

(5a). Proof of Business (Please tick as applicable)

Registration Certificate ☐

VAT Certificate ☐

CST Certificate ☐

Memorandum of Association & Articles of Association ☐

Partnership Deed ☐

(5b). Value of investment in Plant & Machinery /Equipments

Value of Investment in Plant & Machinery /Equipments/Vehicles

350000

Document provided to establish the Value of Investment in Plant & Machinery /Equipments (Please tick any one of the customer provided document)

Chartered Accountant Certified/ Audited Balance Sheet of the business firm. (Value of Investment can be evidenced Balance Sheet as part of Fixed Assets) ☐

Customer's Self Declaration ☐

Fleet list duly self attested by customer or RC copies ☐

PSL Customer data Capturing Form prepared by (Business Team Member)

Name of Employee: Nihal Badge

Designation of the Employee: SO

Signature of the Employee: [Signature]

Employee No. 17114

Employee Contact No. 9922009737

Date 08/01/2019

PSL Customer data Capturing Form Checked by (For Credit Team use Only)

Name of Employee: Amit Shikole

Designation of the Employee: CO

Signature of the Employee: [Signature]

Employee No. 16296

Employee Contact No. 9923009797

Date 08/01/2019

PSL Customer data Capturing Form Authorized by (For Central Operations Team use Only)

Name of Employee :

Employee No.

Designation of the Employee:

Employee Contact No.

Signature of the Employee :

Date